

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:	Case No.:	<u>17-20194</u>
Maria G. Carratura and Josphe B Carratura	Chapter:	<u>7</u>
	Judge:	<u>CMG</u>

---

**NOTICE OF PROPOSED ABANDONMENT**

---

John Michael McDonnell, Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk:	United States Bankruptcy Court Clerk Clarkson S. Fisher U.S. Courthouse 402 East State Street Trenton, New Jersey 08608
-----------------------	--

If an objection is filed, a hearing will be held before the Honorable Christine M. Gravelle on 11/12/2019 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 3. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property:	1324 Anchor Ave Beachwood, NJ 08722  Value = \$198,000
------------------------------------	---

Liens on property:	Lien = \$167,000  Minus 10% Estimated Cost of Sale
--------------------	--

Amount of equity claimed as exempt:	\$11,200
-------------------------------------	----------

Objections must be served on, and requests for additional information directed to:

Name:	<u>John Michael McDonnell, Chapter 7 Trustee</u>
Address:	<u>115 Maple Avenue, Red Bank, New Jersey 07701</u>
Telephone No.:	<u>732.383.7233</u>

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Maria G. Carratura  
 Joseph B Carratura  
 Debtors

Case No. 17-20194-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf905

Page 1 of 3  
 Total Noticed: 70

Date Rcvd: Oct 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2019.

db/jdb  
 cr +Maria G. Carratura, Joseph B Carratura, 1324 Anchor Ave, Beachwood, NJ 08722-3202  
 +First Financial Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610,  
 229 Broad Street, Red Bank, NJ 07701-2009  
 cr +MID AMERICA MORTGAGE, INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400,  
 Philadelphia, PA 19103-1814  
 cr +Mid America Mortgage, Inc., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 516832537 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808)  
 516832533 AllianceOne Receivables Management Inc., PO Box 11357, Tacoma, WA 98411-0357  
 516832535 #+Alltran Financial LP, PO box 610, Sauk Rapids, MN 56379-0610  
 518464738 +Atlanticare Regional Medical Center, c/o Arcadia Recovery Bureau, LLC, P.O. Box 6768,  
 Reading, PA 19610-0768  
 518464739 +Brace Medical Associates, P.O. Box 1687, Lake Worth, FL 33460-1687  
 516967579 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516832551 +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003  
 516832542 +Collection Bureau Of A, 25954 Eden Landing Rd, Hayward, CA 94545-3837  
 518464740 +Community Medical Center, c/o IC System, P.O. Box 64437, Saint Paul, MN 55164-0437  
 516832543 +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 516832546 +ERS Solutions, Inc, PO Box 9004, Renton, WA 98057-9004  
 516832548 +Firstsource Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609  
 516832549 +Foreclosure Processing Services, Superior Court Clerk s Office,  
 25 W. Market Street, 6th Floor, North Wi, Trenton, NJ 08611-2148  
 516832550 GC Services, P.O. Box 3865, Houston, TX 77253  
 518464742 +Garden Medical Associates, P.O. Box 1687, Lake Worth, FL 33460-1687  
 516832551 +Hayt, Hayt & Landau, LLC, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500  
 517106254 +JCPL, Firstenergy, 101 Crawfords Corner Rd, Bldg # 1 Stel-511, Holmdel, NJ 07733-1976  
 516832556 Jersey Central Power and Light, PO Box 16001, Reading, PA 19612-6001  
 516832560 +LoanCare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262  
 517116222 +MID AMERICA MORTGAGE, INC., LoanCare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262  
 516832562 Mercantile Adjustment Bureau, LLC, P.O. Box 9055, Williamsville, NY 14231-9055  
 516832563 Merchants Credit Gide Co., 223 W Jackson Vlvd #400.00, Chicago, IL 60606  
 516832564 +Mid America Mortgage Inc, 15301 Spectrum Dr #405, Addison, TX 75001-6877  
 516832568 +NJ E-ZPass Violation Processing Ctr, PO Box 4971, Trenton, NJ 08650-4971  
 516889334 +NJ Turnpike Authority, Att: Mark Schneider, 581 Main St POB 5042,  
 Woodbridge, NJ 07095-5042  
 516832567 +New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046  
 516832569 +Northland Group Inc, P.O. Box 390905, Minneapolis, MN 55439-0905  
 516832570 Ocean County Court Special Civil Part, P.O. Box 2191, Toms River, NJ 08754-2191  
 516832571 +Phelan, Hallinan, Diamond & Jones PC, 400 Fellowship Rd, Suite 100,  
 Mount Laurel, NJ 08054-3437  
 516832572 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
 516832574 Pressler & Pressler, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020  
 518464743 +Quantum Diagnostics LLC, 5300 W. Atlantic Avenue, Ste 600, Delray Beach, FL 33484-8833  
 517015615 +TD BANK, N.A., Payment Processing, PO BOX 16029, Lewiston, ME 04243-9507  
 517023847 +TD Bank, Att: Richard Tracy, 30 Montgomery St Ste 1205, Jersey City, NJ 07302-3835  
 516832578 TRI-State Adjustments, Inc, PO Box 3219, La Crosse, WI 54602-3219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 16 2019 01:26:03 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 16 2019 01:25:59 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516847301 E-mail/Text: ebnbankruptcy@ahm.honda.com Oct 16 2019 01:26:14  
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,  
 Irving, TX 75016-8088  
 516832538 +E-mail/Text: legal@arsnational.com Oct 16 2019 01:25:17 ARS National Services, Inc,  
 PO Box 1259, Oaks, PA 19456-1259  
 516832534 +E-mail/Text: kristin.villneuve@allianceoneinc.com Oct 16 2019 01:24:37  
 AllianceOne Receivables Management, Inc., P.O. Box 3111, Southeastern, PA 19398-3111  
 516832536 E-mail/Text: ally@ebn.phinsolutions.com Oct 16 2019 01:24:37 Ally, PO Box 380902,  
 Bloomington, MN 55438-0902  
 518464737 +E-mail/Text: nicole.watts@atlanticare.org Oct 16 2019 01:24:27  
 Atlanticare Regional Medical Center, c/o Arcadia Recovery Bureau, LLC, P.O. Box 786361,  
 Philadelphia, PA 19178-6361  
 516832539 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 16 2019 01:30:11 Capital One,  
 15000 Capital One Dr, Richmond, VA 23238  
 516832540 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 16 2019 01:31:53  
 Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083  
 518464741 E-mail/Text: ebn@rwjbh.org Oct 16 2019 01:26:32 Community Medical Center, c/o IC System,  
 P.O. Box 903, Oceanport, NJ 07757-0903

District/off: 0312-3

User: admin  
Form ID: pdf905

Page 2 of 3  
Total Noticed: 70

Date Rcvd: Oct 15, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516832545 E-mail/Text: bknotice@ercbpo.com Oct 16 2019 01:26:08 ERC, Po Box 23870,  
Jacksonville, FL 32241-3870  
516832546 +E-mail/Text: convergent@ebn.phinsolutions.com Oct 16 2019 01:26:31 ERS Solutions, Inc,  
PO Box 9004, Renton, WA 98057-9004  
516832544 +E-mail/Text: bknotice@ercbpo.com Oct 16 2019 01:26:08 Enhanced Recovery Co L,  
8014 Bayberry Rd, Jacksonville, FL 32256-7412  
516832547 +E-mail/Text: nculp@firstffcu.com Oct 16 2019 01:26:53 First Financial Fed Cu, Po Box 1172,  
Toms River, NJ 08754-1172  
516950367 E-mail/Text: laura@redbanklaw.com Oct 16 2019 01:24:38  
First Financial Financial Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC,  
PO Box 610, Red Bank, NJ 07701-0610  
516832554 E-mail/Text: cio.bncmail@irs.gov Oct 16 2019 01:25:03 Internal Revenue Service,  
44 South Clinton Ave, Trenton, NJ 08601  
516832557 +E-mail/Text: sriviera@nacomcollect.com Oct 16 2019 01:25:46 Jonathan Neil & Associates, Inc,  
Po Box 7000, Tarzana, CA 91357-7000  
516832558 +E-mail/Text: bncnotices@becket-lee.com Oct 16 2019 01:24:49 Kohls/capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
516832561 +E-mail/Text: laura@redbanklaw.com Oct 16 2019 01:24:38 McKenna, Dupont, Higgins & Stone,  
229 Broad Street, Red Bank, NJ 07701-2009  
516832565 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 16 2019 01:25:59 Midland Funding,  
2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
517086605 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 16 2019 01:25:59 Midland Funding LLC,  
PO Box 2011, Warren MI 48090-2011  
516832566 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 16 2019 01:25:59 Midland Funding, LLC,  
PO Box 603, Oaks, PA 19456-0603  
517104170 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 16 2019 01:30:59  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,  
Norfolk VA 23541  
517094726 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 16 2019 01:30:59  
Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541  
517094819 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 16 2019 01:31:59  
Portfolio Recovery Associates, LLC, c/o Wal-Mart, POB 41067, Norfolk VA 23541  
516832573 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 16 2019 01:44:21  
Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
516832575 +E-mail/Text: bkrpt@retrievalmasters.com Oct 16 2019 01:25:58 RMCB, P.O. Box 1235,  
Elmsford, NY 10523-0935  
516832576 +E-mail/Text: bankruptcy@sccompanies.com Oct 16 2019 01:27:09 Seventh Avenue, 1112 7th Ave,  
Monroe, WI 53566-1364  
516909066 +E-mail/Text: bankruptcy@sccompanies.com Oct 16 2019 01:27:09 Seventh Avenue,  
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
516836708 +E-mail/PDF: gecsed@recoverycorp.com Oct 16 2019 01:30:41 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
516832577 E-mail/Text: bankruptcy@td.com Oct 16 2019 01:26:06 Td Bank N.a., 70 Gray Rd,  
Portland, ME 04105  
516944820 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 16 2019 01:30:19 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516832559 LoanCare  
516832552\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: Honda Financial Services, PO Box 65507,  
Wilmington, DE 19808-0507)  
518464746\* +Atlanticare Regional Medical Center, c/o Arcadia Recovery Bureau, LLC, P.O. Box 786361,  
Philadelphia, PA 19178-6361  
518464747\* +Atlanticare Regional Medical Center, c/o Arcadia Recovery Bureau, LLC, P.O. Box 6768,  
Reading, PA 19610-0768  
518464748\* +Brace Medical Associates, P.O. Box 1687, Lake Worth, FL 33460-1687  
518464749\* +Community Medical Center, c/o IC System, P.O. Box 64437, Saint Paul, MN 55164-0437  
518464750\* Community Medical Center, c/o IC System, P.O. Box 903, Oceanport, NJ 07757-0903  
518464751\* +Garden Medical Associates, P.O. Box 1687, Lake Worth, FL 33460-1687  
516832555\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Services, P.O. Box 9052,  
Andover, MA 01810-9052)  
516832553\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
518464752\* +Quantum Diagnostics LLC, 5300 W. Atlantic Avenue, Ste 600, Delray Beach, FL 33484-8833  
TOTALS: 1, \* 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: pdf905

Page 3 of 3  
Total Noticed: 70

Date Rcvd: Oct 15, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 17, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor Mid America Mortgage, Inc. nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor JPMorgan Chase Bank, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com,  
NJ95@ecfcbis.com,bcrowley@mchfirm.com  
John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfcbis.com,bcrowley@mchfirm.com  
Michael R. DuPont on behalf of Creditor First Financial Federal Credit Union  
dupont@redbanklaw.com, dana@redbanklaw.com  
Robert Davidow on behalf of Creditor MID AMERICA MORTGAGE, INC. nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Joint Debtor Josphe B Carratura bkwoliver@aol.com,  
R59915@notify.bestcase.com  
William H. Oliver, Jr. on behalf of Debtor Maria G. Carratura bkwoliver@aol.com,  
R59915@notify.bestcase.com  
Yakov Rudikh on behalf of Joint Debtor Josphe B Carratura yrudikh@gmail.com,  
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com  
Yakov Rudikh on behalf of Debtor Maria G. Carratura yrudikh@gmail.com,  
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com  
TOTAL: 12